Case 18-11973-jkf Doc 25 Filed 05/11/18 Entered 05/12/18 00:58:08 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Styvens Georges Debtor Case No. 18-11973-jkf Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Lisa Page 1 of 2 Date Rcvd: May 09, 2018 Form ID: 309I Total Noticed: 33

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 11, 2018.
db
                    +Styvens Georges,
                                             7422 N. 20th Street, Philadelphia, PA 19138-2205
                    +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010, Reading, PA 19606-0410
t.r
                    +Amerihome Mtg Co, Llc, 21300 Victory Blvd Ste 2, Woodland Hills, CA 91367-2525
14087824
                    +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
14087830
                    +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
+Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14087833
14087834
                     PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance,
14087838
                      Harrisburg, PA 17120-0946
                    +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806

+Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095

+Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095

+SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600

+Trans Union Corporation, Public Records Department, 555 West Adams Street,
14087840
14087841
14080750
14087843
14087844
                      Chicago, IL 60661-3631
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                     E-mail/Text: ecf@ccpclaw.com May 10 2018 02:47:52 MICHAEL A. CIBIK2,
aty
                     Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102 E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:15 City of Philadelphia,
sma
                      City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
Philadelphia, PA 19102-1595
                                                                                                         1515 Arch Street 15th Floor,
                     E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2018 02:48:30
smg
                      Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
                      Harrisburg, PA 17128-0946
                    +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 10 2018 02:48:58
smq
                    c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 10 2018 02:48:43 United States Trustee,
ust
                      Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
                    OLICE OI CHE U.S. ITUSLEE, 833 CRESTRUT STREET, SUITE 500, Philadelphia, P. EDI: HNDA.COM May 10 2018 06:33:00 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
EDI: HNDA.COM May 10 2018 06:33:00 American Honda Finance, Attn: Bankruptcy, PO Box 168088, Irving, TX 75016
+EDI: BANKAMER.COM May 10 2018 06:34:00 Bank Of America, NC4-105-03-14, PO Expensions NC 27420-6012
14087868
14087823
                                                                               Bank Of America, NC4-105-03-14, PO Box 26012,
14087825
                      Greensboro, NC 27420-6012
14087831
                     E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:15
                                                                                                    City Of Philadelphia,
                     Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102 E-mail/Text: bankruptcy@phila.gov May 10 2018 02:49:15 City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14087832
14087826
                    +EDI: CAPITALONE.COM May 10 2018 06:34:00
                                                                                Capital One,
                      Attn: General Correspondence/Bankruptcy,
                                                                               PO Box 30285,
                                                                                                      Salt Lake City, UT 84130-0285
                                                                                 Capital One Bank (USA), N.A.,
                     EDI: CAPITALONE.COM May 10 2018 06:34:00
14094480
                                                                                                                            PO Box 71083.
                    Charlotte, NC 28272-1083
+EDI: CHASE.COM May 10 2018 06:33:00
14087827
                                                                          Chase Card Services, Attn: Correspondence Dept,
                      PO Box 15298, Wilmington, DE 19850-5298
14087828
                    +E-mail/Text: ecf@ccpclaw.com May 10 2018 02:48:04
                                                                                              Cibik & Cataldo, P.C.,
                    1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
EDI: IRS.COM May 10 2018 06:34:00 I.R.S., P.O. Box 7346, PHE-mail/Text: key_bankruptcy_ebnc@keybank.com May 10 2018 02:48:52
14087835
                                                                                                             Philadelphia, PA 19101-7346
                                                                                                                 KeyBank N. A.,
14092951
                       4910 Tiedeman Road, Brooklyn Ohio 44144-2338
                    +EDI: NAVIENTFKASMSERV.COM May 10 2018 06:33:00
14087837
                                                                                                      Attn: Bankruptcy, PO Box 9500,
                                                                                         Navient,
                      Wilkes-Barre, PA 18773-9500
                     EDI: PRA.COM May 10 2018 06:33:00
                                                                        Portfolio Recovery, PO Box 41067,
Portfolio Recovery Associates, LLC,
                                                                                                    PO Box 41067,
14087842
                                                                                                                         Norfolk, VA 23541
                     EDI: PRA.COM May 10 2018 06:33:00
14101232
                                                                                                                         POB 41067,
                      Norfolk VA 23541
14080228
                    +EDI: PRA.COM May 10 2018 06:33:00
                                                                        PRA Receivables Management, LLC, PO Box 41021,
                      Norfolk, VA 23541-1021
                     E-mail/Text: bankruptcygroup@peco-energy.com May 10 2018 02:48:11
14087839
                       2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
               ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                                                   Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,
                    +FREDERICK L. REIGLE,
atv*
                      Reading, PA 19606-0410
                    +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14087829*
                                                         1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14087836*
                                                                                                                           TOTALS: 0, * 3, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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District/off: 0313-2 Page 2 of 2 Date Rcvd: May 09, 2018 User: Lisa Form ID: 309I Total Noticed: 33

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2018 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com

JASON BRETT SCHWARTZ on behalf of Creditor Philadelphia Federal Credit Union

jschwartz@mesterschwartz.com, jottinger@mesterschwartz.com MICHAEL A. CIBIK2 on behalf of Debtor Styvens Georges ecf@ccpclaw.com, igotnotices@ccpclaw.com REBECCA ANN SOLARZ on behalf of Creditor AmeriHome Mortgage Company, LLC

bkgroup@kmllawgroup.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

TOTAL: 6

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	<u> </u>	Paue 3 01 4
Information to	identify the case:	r age c or r
Debtor 1	Styvens Georges	Social Security number or ITIN xxx-xx-7398
	First Name Middle Name Last Name	EIN
Debtor 2		Social Security number or ITIN
(Spouse, if filing)	First Name Middle Name Last Name	EIN
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 3/26/18
Case number: 18	3–11973–jkf	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Styvens Georges	
2.	All other names used in the last 8 years		
3.	Address	7422 N. 20th Street Philadelphia, PA 19138	
4.	Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215–735–1060 Email: <u>ecf@ccpclaw.com</u>
5.	Bankruptcy trustee Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Ave. P.O. Box 4010 Reading, PA 19606	Contact phone (610)779–1313 Email: ecfmail@fredreiglech13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 5/9/18

For more information, see page 2

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Debtor Styvens Georges Case number 18–11973–jkf

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 8, 2018 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under	Filing deadline: 8/7/18	
		11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units):	n Filing deadline: 6/4/18	
Deadline for governmental claim: Deadlines for filing proof of A proof of claim is a signed statem www.uscourts.gov or any bankrupte If you do not file a proof of claim by a proof of claim even if your claim is Secured creditors retain rights in the claim submits the creditor to the juri		Deadline for governmental units to file a proof	of Filing deadline: 9/22/18	
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might a proof of claim even if your claim is listed in the schedules the Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file hat the debtor filed. If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.	
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of The hearing on confirmation will be held on: 7/18/18 at 09:30 AM, Location: Courtroom #3, 900 Market \$	·	
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of prope exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you have law does not authorize an exemption that debtors claimed, you may file an objection by the distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property will not be sold distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property will not be sold distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property will not be sold distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property will not be sold distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property will not be sold distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property will not be sold distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property will not be sold distributed to creditors.		oter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.gov . If you believe that	
13. Discharge of debts		Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.		